

Terms and conditions for processing your Boost investments

Your Boost investments are typically submitted for processing on the business day after the accumulated Boost value reaches the minimum threshold of \$10. For example, if you've chosen the Round Ups Boost, we'll wait until the accumulated value of your rounded-up transactions reaches \$10 before processing.

The normal process for making an investment as outlined in the relevant product disclosure statement applies.

Transaction information from your bank account used for Boost tracking generally updates once a day, so there may be a delay between a transaction occurring on your bank account and your Boost information updating to reflect it.

We've taken reasonable care in the design of the Boosts feature but we do not guarantee any particular transaction on your bank account will be identified or categorised correctly. A miscategorised transaction may fail to trigger a Boost or may trigger one unintentionally.

Once a Boost is created, you can switch a Boost on or off; you can cancel a particular Boost's accumulation, which will keep the Boost active and start accumulating again, or you can remove the Boost entirely.

You can cancel a pending Boost investment in the Spaceship app at any time before it is submitted for processing. Once the Boost has triggered and submitted for investment, it cannot be cancelled.

We may cancel or remove a Boost without prior notice — for example, if a related debit is dishonoured. If this happens, you will need to re-activate or re-create the Boost to continue using it.

To the extent permitted by law, we are not liable for any loss in connection with or arising from:

- your inability to access the Spaceship App due to disruption, delay or failure of the App; or
- any problems with processing a Boost or investment due to disruptions, delays or failures of, or suffered by, Basiq Pty Ltd (referred to below) or any of our service providers, or other third parties.

We may amend these terms and conditions at any time. We will give you reasonable notice of any change that might be adverse to you.

Some Boost recipes require us to obtain ongoing transaction information about your bank account. For these recipes, how we collect your bank transaction information depends on when you connected your bank account to Boosts. **Section A** applies if you connected on or after 17 June 2026 — we use Open Banking under the Consumer Data Right (**CDR**). **Section B** applies if you connected before that date — we collect your data through a direct connection using your internet banking details. Section B is being phased out and you will be asked to reconnect via Open Banking.

Section A

'Consumer Data Right' or CDR refers to Commonwealth laws that facilitate a business (like Spaceship) obtaining a consumer's banking information, with the consumer's consent, to enable the business to provide services to consumers (like the Boosts feature), while still ensuring the privacy and safety of consumers' data. More information is available at www.cdr.gov.au

When you connect your bank account for tracking with Boosts, you will be asked to give CDR consent to the collection of your banking data through Basiq Pty Ltd (ABN 95 616 592 011), an accredited data recipient. That consent — not these terms — governs what banking data is collected, for what purposes, and for how long. Spaceship receives your data from Basiq as Basiq's CDR Representative.

You can withdraw your CDR consent at any time, directly in the Spaceship app or by contacting Spaceship. Withdrawing consent will end your use of Boosts on the bank accounts to which the consent applied (but any Boost-triggered investment for which funds have been withdrawn from your account will still be made). How your data is handled after withdrawal is set out in our Privacy Policy available at www.spaceship.com.au/privacy-policy

Section B

This section applies only to existing customers who connected their bank account before 17 June 2026. We are transitioning all customers to Open Banking under the CDR. We will give you reasonable notice before discontinuing the current method, and ask you to reconnect all your banking connections to be via Open Banking. Once you reconnect, Section A applies and this Section B will no longer apply to you.

By using Boosts, you agree to us collecting and using your personal information, including bank transaction information, as described in our Privacy Collection Notice at www.spaceship.com.au/privacy-policy

We use a third-party service provider, Basiq Pty Ltd (ABN 95 616 592 011), to obtain the transaction information required to enable you to use Boosts.

By using the Boosts feature, you authorise and appoint Spaceship Capital Limited and Basiq as your limited agents solely for the purpose of accessing third party data sources designated by you (your accounts) through such third party websites, applications and servers, and retrieving information and related documents (your data) from the designated accounts for the purposes of collecting and collating the data obtained. Spaceship and Basiq will use due skill and care in acting as limited agents.

By using the Boosts feature, you license to Spaceship, and authorise Spaceship to grant Basiq a non-exclusive, royalty-free sub-licence to your bank account authentication details (including internet banking login details) and other information required for the access to your accounts. These details are used solely to retrieve the transaction information needed to operate Boosts.

You agree that the account providers shall be entitled to rely on the foregoing authorisation granted and the appointment as agent.

You warrant and agree that:

- You are not requiring data for commercial use;
- All information you provide or submit during your use of the feature, is true, accurate, current and complete;
- You possess the legal authority to provide the information (e.g. you must be the relevant account holder, or have permission of joint account holders).

You acknowledge that Basiq is acting as Spaceship's subcontractor and that your sole recourse is under its agreement with Spaceship. Basiq is in no way responsible for your relationship with the providers of your accounts or Spaceship, or any of their products, services, acts or omissions. You release Basiq from all liability and will hold Basiq harmless against any and all claims resulting directly or indirectly from Basiq's access to your accounts and the retrieval and collation of your data.

To the extent you access the Basiq website or platform, please note the Basiq End User Terms available on Basiq's website.

For information on Basiq's privacy practices, please review Basiq's privacy policy available on its website at www.basiq.io

Your rights under the ePayments Code

Most Australian banks subscribe to the ePayments Code, which sets rules about your rights when making electronic payments. By providing your internet banking details to enable Boosts under this Section B, your rights under the ePayments Code in relation to your bank account may be affected. You should review your bank's terms to understand the impact of sharing your internet banking details with a third party. Contact your bank if you are unsure.